

Information to identify the case:

Debtor 1	<u>Joseph A Conte</u>	Social Security number or ITIN	xxx-xx-5206
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-11816-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joseph A Conte

5/10/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Joseph A Conte
 Debtor

Case No. 19-11816-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: May 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2019.

db	+Joseph A Conte, 125 Crow Pond Road, Pittsgrove, NJ 08318-4534
517995820	+Citibank, N.A., 1000 Technology Drive, O Fallon, MO 63368-2239
517995825	+PNC Bank, P.O. Box 6534, Carol Stream, IL 60197-6534
517995827	+Prosper Market Place, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
517995828	+SOFI, 375 Healdsburg Avenue, Suite 2, Healdsburg, CA 95448-4151
517995835	+Zwicker & Associates, 80 Minuteman Road, Andover, MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QJDMARCHAND.COM May 11 2019 03:28:00	Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
smg	E-mail/Text: usanj.njbankr@usdoj.gov May 11 2019 00:02:55	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 11 2019 00:02:50	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517995817	+E-mail/Text: e-bankruptcy@americafirst.com May 11 2019 00:03:30	America First Credit Union, P.O. Box 9199, Ogden, UT 84409-0199
517995818	+EDI: AMEREXPR.COM May 11 2019 03:28:00	American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871
517995819	+E-mail/Text: bankruptcy@cavps.com May 11 2019 00:03:12	Calvary Portfolio, P.O. Box 27288, Tempe, AZ 85285-7288
517995821	EDI: DISCOVER.COM May 11 2019 03:28:00	Discover Financial, P.O. Box 15316, Wilmington, DE 19850
517995822	+E-mail/Text: bncnotices@becket-lee.com May 11 2019 00:01:57	Kohls/Capital One, N56 W. 17000 Ridgewood Drive, Menomonee Falls, WI 53051-5660
517995823	+EDI: MID8.COM May 11 2019 03:28:00	Midland Funding LLC, 2365 Northside Dr., Suite 300, San Diego, CA 92108-2709
517995824	+EDI: NAVIENTFKASMSERV.COM May 11 2019 03:28:00	Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655
517995826	EDI: PRA.COM May 11 2019 03:28:00	Portfolio Recovery, 120 Corporate Blvd., Suite 1, Norfolk, VA 23502
517995829	+EDI: RMSC.COM May 11 2019 03:28:00	Synch/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
517995830	+EDI: RMSC.COM May 11 2019 03:28:00	Synch/Lowes, P.O. Box 9655005, Orlando, FL 32896-0001
517999537	+EDI: RMSC.COM May 11 2019 03:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517995831	+EDI: WTRRN BANK.COM May 11 2019 03:28:00	TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
517995832	+EDI: CITICORP.COM May 11 2019 03:28:00	THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
517995833	+EDI: CITICORP.COM May 11 2019 03:28:00	Tractor Supply/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
517995834	+EDI: WFFC.COM May 11 2019 03:28:00	Wells Fargo Bank, N.A., P.O. Box 14517, Des Moines, IA 50306-3517

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +America First Credit Union, PO Box 9199, Ogden, UT 84409-0199

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 24

Date Rcvd: May 10, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.axosfs.com
Rebecca Ann Solarz on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
rsolarz@kmlawgroup.com
Timothy K. McHugh on behalf of Debtor Joseph A Conte TKMlaw@comcast.net,
tkmlaw.carol@gmail.com;r42477@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5